

In re:  
Maureen Elizabeth Calder  
Debtor

Case No. 18-16521-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 14, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2023:

Recip ID	Recipient Name and Address
db	+ Maureen Elizabeth Calder, 360 Radford Court, Glen Mills, PA 19342-2042
cr	+ Chester Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 15 2023 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2023 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2023 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name	Email Address
ANTHONY A. FRIGO	on behalf of Debtor Maureen Elizabeth Calder anthonyfrigo@msn.com frigoar70666@notify.bestcase.com
BRIAN CRAIG NICHOLAS	

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on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

JAMES RANDOLPH WOOD

on behalf of Creditor Chester Water Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com

JAMIE W. GONCHAROFF

on behalf of Creditor Darlington Woods Condominium Association jgonch@comcast.net

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Maureen Elizabeth Calder aka Maureen E. Herron aka Maureen Herron aka Maureen Calder <u>Debtor(s)</u>	CHAPTER 13
M&T Bank  <u>Movant</u>	NO. 18-16521 AMC
vs.	
Maureen Elizabeth Calder aka Maureen E. Herron aka Maureen Herron aka Maureen Calder <u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West Esq.  <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of November 20, 2023, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,756.25**. Post-petition funds received after November 20, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments:	November 2023 at \$1,639.05/month
Suspense Balance:	(\$182.80)
Fees & Costs Relating to Default:	\$300.00
<b>Total Post-Petition Arrears</b>	<b>\$1,756.25</b>

2. Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on December 2023 and continuing through May 2024, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,659.57** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$292.71 for December 2023 through April 2024 and \$292.70 for May 2024** towards the arrearages on or before the last day of each month at the address below;

M & T BANK  
PO BOX 1288  
Buffalo, NY 14240

b). Maintenance of current monthly mortgage payments to the Movant

thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 29, 2023

**/s/ Mark A. Cronin , Esquire**

Mark A. Cronin , Esquire  
Attorney for Movant

Date: 12/7/2023

/s/ Anthony A. Frigo, Esquire  
Anthony A. Frigo, Esquire  
Attorney for Debtor(s)

Date: 12/8/2023

/s/Jack Miller, Esquire for The Chapter 13 Trustee  
Kenneth E. West, Esquire  
Chapter 13 Trustee

*no objection to its terms,  
without prejudice to any of  
our rights and remedies*

Approved by the Court this 14th day of December, 2023. However, the court  
retains discretion regarding entry of any further order.



\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan